



Nedbank, bullish on digital.

South African Bank becomes a luminary by delivering experiences, content, and forms that matter most.



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Lizelle Vaughan, Program Director for Digital Experience Management, Nedbank

SOLUTION

Adobe Marketing Cloud including the Adobe Experience Manager, Adobe Analytics, and Adobe Target solutions

RESULTS

 Centralized marketing offers **CONSISTENCY**

 **CONNECTED** cross-channel business

142% **SIMPLIFIED** forms result in higher completion rate

 Better **MOBILE** site and forms experiences



Nedbank

Established in 1888

Employees: Over 31,000

Sandton, South Africa

www.nedbank.co.za

CHALLENGES

- Develop insights into customer behaviors across touch points
- Help customers achieve banking goals easily by simplifying forms and site experiences
- Align banking groups—including product and channel marketing—and create consistent brand experiences

One national brand

Within South Africa's borders, citizens speak 11 official languages and leaders seek to unify communities. South African banks are similarly working to build their brands, with many formed from a series of mergers and acquisitions, resulting in diverse internal groups serving customers.

Nedbank is emerging as a market leader and an innovator in customer experience. "We're the fourth largest bank in South Africa, but we're more interested in being the most admired," says Lizelle Vaughan, Program Director for Digital Experience Management at Nedbank. "Our path to getting there is paved by a common language of data, focusing on customer needs, and finding better ways to do business."

Superior online banking has been a major factor in the bank's rise, and the rapid adoption of mobile devices is accelerating its move to industry leader—27% of Nedbank customers arrive on site via a mobile or tablet device. Nedbank's mobile site provides convenient access to banking information, product pages, and forms to do business. However, the journey from online banking to mobile hasn't always been easy.

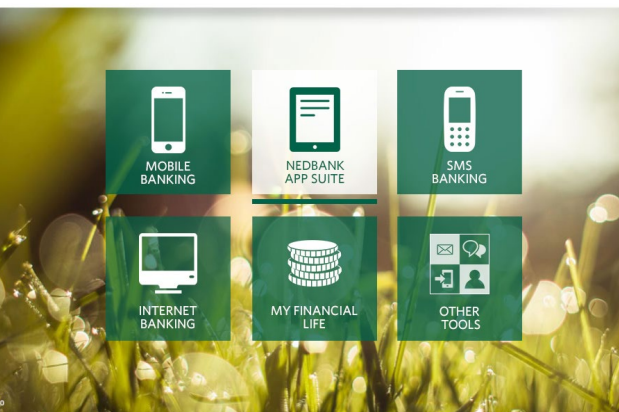
"Creating an online identity is a challenge," says Vaughan. "Then throw in different screen sizes, operating systems, and interfaces, and it dramatically complicates how experiences are created and delivered." Consistency of experience, brand, and usability were all key to making the leap.

At the same time, the bank's internal teams—including personal, business, corporate, and investment banking groups—all worked independently. The digital team wanted to centralize how these teams created experiences and forms to unify the brand. Nedbank also saw a significant opportunity to gain an expansive view of how customers interacted with each team and create openings for cross-selling products and services.

Hub for banking

Adobe Marketing Cloud, including Adobe Experience Manager and Adobe Analytics, now resides at the core of the bank's digital activities. "As our business and digital presence has matured, we've expanded our use of Adobe solutions to maintain our edge," says Vaughan.

The first step for Nedbank was adopting Adobe Analytics to gain a comprehensive understanding of what features and channels customers use, content they like, and the forms they use. Visibility into which operating systems and devices customers use most frequently also gets incorporated into digital marketing and development strategies. As a result, Nedbank can move past making decisions based on hunches and instead rely on data-driven decisions for real, measurable impacts.



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Using Analytics, Nedbank is diving deeper into audience preferences to overcome digital hurdles. For example, on the company's credit card page, Nedbank saw a small number of clicks and application completions relative to the traffic arriving on the page. The data pointed to the fact that credit cards were listed alphabetically and not by customer interest. Digital marketers responded by moving more popular products to the top of the list, as well as products an individual would most likely be interested in based on their profile. The result: there was a significant uplift in application completions.

Early wins helped to raise the profile of digital marketers across the bank and build momentum for further use of Adobe Marketing Cloud. More teams jumped on board with the new digital marketing approach and Nedbank added Adobe Experience Manager, including Forms, Sites, and Assets capabilities, to further transform the business and unify different teams.

Planting the Nedbank flag

Making a splash and putting Nedbank on top means delivering consistent messages and experiences, regardless of touch point. Adobe Experience Manager enables Nedbank to do just that. The central content management solution offers every business unit access to standard brand assets, images, templates, and forms to create rich online and mobile experiences.

"Interacting with the various Nedbank digital offerings in some of the multiple roles our clients assume, you'd see the same Nedbank logo, but essentially experience seemingly different companies," says Vaughan. "Our customers now have a richer understanding of who we are. And if they have multiple types of accounts, they are getting a consistent experience as they do business with each group."

Equally challenging for bank employees and customers, the company's applications were created ad hoc, resulting in a maze of documents to navigate to complete certain tasks. At one point, Nedbank had over 224 different forms, including duplicates.

Using Analytics, Nedbank first identified 20 forms that accounted for 96% of the total form volume. The team could also tell where on those forms customers abandoned completion. With these insights and templates within Adobe Experience Manager Forms, the bank dramatically streamlined form fields, reduced how many forms templates were managed down to 38, and added better functionality, such as auto-populating fields. The bank now has levers which can be pulled to drive customer behavior, enabling feature blocks on landing pages to be aligned on the fly to coincide and effectively support and underpin specific campaigns.

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Experience Manager, Adobe Analytics, and Adobe Target solutions. Capabilities used include:
 - Forms
 - Sites
 - Assets
 - Marketing Reports and Analytics
 - Ad Hoc Analysis

"Adobe Experience Manager Forms was a major force in simplifying how we interact with customers," says Vaughan. "We can cut seven-step processes down to four steps with more control over each form. Additionally, we output completed forms to PDF, giving the customer a copy to help ensure accuracy and add a layer of hands-on service." Vaughan also notes that new mobile-friendly forms help customers do business on the devices that they use most. The overall result has been astounding—successful forms completion increased from 33% to 80%.

Unified banking experiences

Moving forward, Nedbank plans to provide even more personalized banking experiences. Expanded use of Analytics offers the bank more insight into what audience segments want and how to funnel business from department to department. For example, Nedbank can see customers opening savings accounts and then use Target and Experience Manager to deploy personalized content offering investment services.

"We've come a long way since we started our transformation—from operating in silos to becoming a unified banking team under one flag," says Vaughan. "Adobe Marketing Cloud has enabled us to build a stronger digital foundation on marketing best practices, data, and customer-centered experiences that will help us become the top bank in South Africa."

For more information

www.adobe.com/solutions/customer-experience/web-experience-management

www.adobe.com/solutions/digital-marketing.html



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